

**Fill in this information to identify the case:**

Debtor 1 John R. Krok  
Debtor 2 Amanda L. Krok  
(Spouse, if filing)  
United States Bankruptcy Court for the: Middle District of PA (State)  
Case number: 5:18-bk-02200-HWV

Official Form 4100R

**Response to Final Cure Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of Creditor: Nationstar Mortgage LLC Court Claim no. (if known)  
10

Last 4 digits of any number you use to identify the debtor's account: XXXXXX8404

Property address: 111 Squirrel Road  
Number Street

Dingmans Ferry, PA 18328  
City State Zip Code

**Part 2: Prepetition Default Payments**

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is:

**Part 3: Postpetition Mortgage Payment**

Check One:

- ☒ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor is on: 1/1/2024  
MM/DD/YYYY
- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on:

    /    /      
MM/DD/YYYY

**Part 4:****Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:****Sign Here**

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Heather Riloff  
Signature

Date: 12/12/2023

**Print:**

Heather Riloff 309906

Title: Attorney for and on behalf of Nationstar Mortgage LLC (as servicer for creditor)

Company First Name Middle Name Last Name  
LOGS Legal Group LLP

Address 985 Old Eagle School Road, Suite 514  
Number Street  
Wayne, PA 19087  
City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

### **Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 12/12/2023

John J. Martin, Esquire  
Law Offices John J. Martin  
1022 Court Street  
Honesdale, PA 18431

Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

John R. Krok  
111 Squirrel Road  
Dingmans Ferry, PA 18328

Amanda L. Krok  
111 Squirrel Road  
Dingmans Ferry, PA 18328

/s/ Heather Riloff

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